

Fill in this information to identify the case:

Debtor 1 Renee M. Leftenant

Debtor 2
(spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Ohio
(State)

Case number 15-57414

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplemental to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Mariners Atlantic Portfolio, LLC, a California Limited Liability Company

Name of creditor: _____

Court claim no. (if known): 11

Last 4 digits of any number you use to

identify the debtor's account: XX1369

Date of payment change:

Must be at least 21 days after date 04 / 01 / 19
of this notice

New total payment:

Principal, interest, and escrow, if any \$ 223.92

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 50.77

New escrow payment: \$ 50.70

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable rate account?

☒ No.

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No.

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Renee M. Leftenant Case number (if known) 15-57414
First Name Middle Name Last Name

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Patricia L. Johnson, Esq.

Date 03/7/2019

Signature

Print:

Patricia L. Johnson

Title Attorney for Creditor

First Name Middle Name Last Name

Company:

Gerner & Kearns Co., L.P.A.

Address:

7900 Tanners Gate Lane

Number Street

Florence, KY 41042

City State ZIP Code

Contact phone

513-241-7722

Email bankruptcies@gernerlaw.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: February 13, 2019

RENEE M LEFTENANT
1873 JERMAIN DR
COLUMBUS OH 43219

Loan:

Property Address:
1873 JERMAIN DRIVE
COLUMBUS, OH 43219

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Mar 2018 to Mar 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Apr 01, 2019:
Principal & Interest Pmt:	173.22	173.22
Escrow Payment:	50.77	50.70
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$223.99	\$223.92

Escrow Balance Calculation	
Due Date:	Mar 01, 2019
Escrow Balance:	422.94
Anticipated Pmts to Escrow:	50.77
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$473.71

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	203.11	253.88
Mar 2018	50.77	50.77				253.88	304.65
Apr 2018	50.77	50.77				304.65	355.42
May 2018	50.77	50.77				355.42	406.19
Jun 2018	50.77	50.77	304.64	304.64	County Tax	101.55	152.32
Jul 2018	50.77	50.77				152.32	203.09
Aug 2018	50.77	50.77				203.09	253.86
Sep 2018	50.77	50.77				253.86	304.63
Oct 2018	50.77	50.77				304.63	355.40
Nov 2018	50.77	50.77				355.40	406.17
Dec 2018	50.77	50.77				406.17	456.94
Dec 2018				304.20	* County Tax	406.17	152.74
Jan 2019	50.77	50.77	304.64		* County Tax	152.30	203.51
Jan 2019		219.43			* Escrow Only Payment	152.30	422.94
Feb 2019	50.77				*	203.07	422.94
					Anticipated Transactions	203.07	422.94
Mar 2019		50.77					473.71
	\$609.24	\$828.67	\$609.28	\$608.84			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$609.28. Under Federal law, your lowest monthly balance should not have exceeded \$101.55 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are

Document Page 4 of 7
silent on this issue. Your actual lowest monthly balance was greater than \$101.55. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: February 13, 2019

RENEE M LEFTENANT

Loan: 10000

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	473.71	253.50
Apr 2019	50.70			524.41	304.20
May 2019	50.70			575.11	354.90
Jun 2019	50.70	304.20	County Tax	321.61	101.40
Jul 2019	50.70			372.31	152.10
Aug 2019	50.70			423.01	202.80
Sep 2019	50.70			473.71	253.50
Oct 2019	50.70			524.41	304.20
Nov 2019	50.70			575.11	354.90
Dec 2019	50.70			625.81	405.60
Jan 2020	50.70	304.20	County Tax	372.31	152.10
Feb 2020	50.70			423.01	202.80
Mar 2020	50.70			473.71	253.50
	<u>\$608.40</u>	<u>\$608.40</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$101.40. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$101.40 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$473.71. Your starting balance (escrow balance required) according to this analysis should be \$253.50. This means you have a surplus of \$220.21. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be \$608.40. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	50.70
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$50.70</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
AT COLUMBUS DIVISION**

In Re:

Renee M. Leftenant

Debtor(s)

Case No.: 15-57414

Chapter 13

Judge: C. Kathryn Preston

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the foregoing was electronically transmitted on the 7th day of March, 2019 via the Court's CM/ECF system to the following who are listed on the Court's Electronic Mail Notice list:

Frank M. Pees, Chapter 13 Trustee
130 East Wilson Bridge Road Suite 200
Worthington, OH 43085
trustee@ch13.org

U.S. Trustee Asst US Trustee (Col)
170 North High Street, Suite 200
Columbus, OH 43215

Steven D. Sundberg
Attorney for Debtor
3840 N. High St. Suite A
Columbus, OH 43214
Sundberg_law@hotmail.com

The undersigned certifies that a copy of the foregoing was transmitted on the 7th day of March, 2019 via regular U.S. mail, postage pre-paid:

Renee M. Leftenant
1873 Jermain Dr.
Columbus, OH 43219

/S/ Patricia L. Johnson
Patricia L. Johnson, Esq. (0076669)
Crystal L. Saresky, Esq. (0091328)
Gerner & Kearns Co., L.P.A.
7900 Tanners Gate Lane
Florence, KY 41042
Phone: (513) 241-7722
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